

Lender Resource Hub

Solar

Sungage Financial

Credit Info:

- 640 Minimum FICO - Solar only, Any term
- 660 Minimum FICO - Solar + Roof/Battery
- 700 Minimum FICO - Loans over 65K
- 740 Minimum FICO - Loans over 100K

DTI Ratio:

- No DTI Limit for FICO 700+
- 65% Max for FICO 680-699
- 50% Max for FICO 660-679
- 40% Max for FICO 640-659

Important Factors::

- Up to \$150,000 for solar system, and/or roof and battery, which can be used up to 50% of total project amount
- Battery-Only Loans up to \$50,000
- 1-4 Family Residential Buildings
- Second Homes
- New Home Construction
- "Living" or "Revocable" trusts accepted ("No Irrevocable")
- Co-Applicants are accepted (Credit qualifying applicant must appear on deed)
- Cannot be combined with other 3rd party financing
- Never a hard pull
- Sungage Welcome Call **+1(844)-786-4243**

Login: <http://partners.sungage.com>

Concert Finance

Credit Info: (Transunion Only)

- 660 Minimum FICO

Important Factors:

- Loans up to \$135,000
- Eligible borrower owns the property
- Co-Borrowers must be an owner or resident
- Single-family residential zoned properties
- Multi-Unit Properties up to 4 units
- Must have permanent foundation
- Rental, Vacation, and Secondary Homes
- Homes under Trusts or LLCs must meet criteria
- Solar System can't be add-on
- Payments start 2.5 months after substantial completion
- Concert Customer Service: **+1(855)925-4890**

Login: [Concert Finance](#)

Concert Propel

Credit Info: (Transunion Only)

- 660 Minimum FICO

Important Factors:

- Propel is a Prepaid Lease where the customer uses a loan financed through Concert to pay the upfront Prepaid lease.
- Homeowner owns the system after their 5 year anniversary at no cost
- 30% Tax Credit, Domestic Content Bonus, and Energy Community is passed to the homeowner where available.

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Climate First Bank

Credit Info: (Equifax)

- 680 Minimum FICO
- 50% Max DTI

Important Factors:

- No payments for 6 months
- 30 Year Loan
- Income Docs Always Required (W2, Tax Returns, 1 month of pay stubs)
- No Derogatory Items (Late Payments or Bankruptcies)
- No Dealer Fee- There is \$1,125.00 Fee for the bank (Included in the loan)
- **Approves Commercial Deals**

Login: <https://installers.climatefirstbank.com/login>

LightReach

Credit Info: (Transunion)

- 650 Minimum FICO

Important Factors:

- 125K Max Loan Approval
- 6.50/PPW (Solar Only) (MPU and Electrical Work Included)
- Solar with battery storage 10.00/PPW Max
- Solar with Re-Roofing 12.00/PPW Max

EnFin Welcome Call Number: Welcome Calls (833)979-6288

Monday-Friday 5:00AM-9:00PM PT

Saturday-Sunday 7:00AM-4:00PM PT

Login: <https://palmetto.finance/>

Credit Human

Credit Info: (Equifax 1st, Transunion 2nd) *Plan ID: 4780*

- 650 Minimum FICO

Important Factors:

- 100K Max Loan Approval
- 60% Max DTI (Secured)
- Includes a Bank Processing Fee (DO NOT INCLUDE IN PURCHASE DOCUMENT OR PRICE)
- Co-Applicants allowed (Does not have to live in or own the property)
- 3 Re-Amortizations (Example: Customer uses their Federal and or State Tax Credit towards loan)

Dealer Application Portal: <https://sustainablehome.credithuman.com/SUNFORCESolar58701d>

Customer Application Portal: <https://sustainablehome.credithuman.com/SUNFORCESolar58701c>

ADMIN LOGIN ONLY: <https://cs.loanspq.com/Clinic/Login/>

Sunstone Credit (Commercial Only)

Credit Info:

- 700 Minimum FICO

Important Factors:

- Minimum loan amount is \$50,000.00
- Maximum loan amount is \$6,000,000.00
- Only collateral is UCC1 on the system
- Borrower may be the renter but must have landlord consent and >80% of their lease
- EV Charging, Reroof, Energy Efficiency, and electrical upgrades are okay to add to the loan

Login: [Sunstone Credit](#)

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Skylight Lending

Credit Info: (Experian)

- 680 Minimum FICO

Important Factors:

- 150K Max Loan Approval
- 45% Max DTI
- 40k Minimum Annual Income
- Has Lease Options as well

Login: <https://installer.skylightlending.com/login>

Energy Loan Network

Credit Info:

- 650 Minimum FICO

Important Factors:

- 150K Max Approval
- 50% Maximum DTI
- Allows for mobile homes on a permanent foundation
- Approves both solar and home improvement
- Only available in CA, AZ, and TX

Login: <https://energyloannetwork.com/elN-login/>

Almika Renewable Finance

Credit Info:

- 690 Minimum FICO

Important Factors:

- 100K Max Approval
- 40% Max DTI
- No existing solar loans (UCC1 Filings)
- ITIN not accepted

Login: <https://finance.almika.io/SunforceSolar/SFS1>

Atmos Financial

Credit Info: (Equifax)

- 681 Minimum FICO

Important Factors:

- 125K Max Approval
- 20 and 12 Year Loans Only
- 3% Lender Fee on ALL loans
- Rate is subject to FICO score qualification

Login: <https://my.joinatmos.com/login?type=installer>

Lender Resource Hub

EnFin

Credit Info: (Transunion)

- 650 Minimum FICO

Important Factors:

- 125K Max Loan Approval
- 6.50/PPW (Solar Only) (MPU and Electrical Work Included)
- Solar with battery storage 10.00/PPW Max
- Solar with Re-Roofing 12.00/PPW Max

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Saturday-Sunday 7:00AM-4:00PM PT

Login: <https://partner.enfin.com/pi/s/login/>

RENU (Administered through the CO Clean Energy Fund) (ONLY COLORADO)

Westerra Credit Union

Credit Info: (Experian or Equifax)

- 600 Minimum FICO

Important Factors:

- 75K Maximum Approval
- 20 Year Max Term
- Solar Only

Link:

<https://westerra.merchantlink.com/customer?t=RmJNYm90bIRIdEdocGoxWHNxY3g5bVByVUpRT3l6WnJYZEV4NjNVcnEqU3p4bTVENTZOzbUxaWRKeFV1cU1HTkJWOHxMnNFdIBtVXJcjNyaDVqbk42ODRXeXFWUIVWY1EqMU9yR3JFT1RDUzNmUnNWbCoxazg0ZGhNdnYwRkhxbmdCaWx2WnpRODNISDZ2QVRnU0JqSHRSdmJaMFdhQmMxV1NKdlpEeVI5TTFiODA5Mzd5WEhuTmc2dVITZ1Z0SmFqRE52bmNOR0NiMXRkUzFlaVRrcIFzQT09>

Elevations Credit Union

Credit Info: (Experian)

- 580 Minimum FICO

Important Factors:

- 75k Maximum Approval
- 20 Year Max Term
- EV Charging (Approvable Measure)
- Home Battery Backup (Approved Product)

Link:

https://app.consumer.meridianlink.com/pl/PersonalLoan.aspx?enc=Kw21Wblm1yxpiJabdoZaDwG7dtqpWELCBB_sl87M5odfTRVIWq0BfemY_bYtsYRI9oi3-Md6_oXyGBAsEk5--9hBnVYBKd_mJEJq5EZQAn4

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Home Improvement

Sunlight Financial

Credit Info: (Experian)

- 600 Minimum FICO

Important Factors:

- Owner occupied homes or Secondary homes
- Single family residences (Up to 4 multi family residences)
- Tenants approve if can show proof of residency (Up to 50K Max)
- Mobile or Manufactured Homes approve if they own land and home is on foundations

Login: <https://slfportal.com/orange/#/>

SVC (INACTIVE)

Credit Info: (Transunion)

- 700 Minimum FICO

Important Factors:

- ONLY Home Improvement Loans
- **Dealer ID- 145125798**

Apply Here: <https://apply.svcfin.com/>